

Important information and general terms and conditions of the ING campaign

1. About this educational journey

ING Belgium SA/NV (“ING”) has set up the Start 18 Shares initiative (the “Initiative”).

The purpose of this Initiative is to familiarise young adults with the basic principles of investing through educational content and to offer eligible participants the opportunity to receive shares in ING Groep.

Participation is entirely voluntary.

Please read these General Terms and Conditions carefully before participating.

By participating in the Initiative, you agree to:

- these General Terms and Conditions;
- the ING Belgium General Terms and Conditions for Investing;
- the ING General Regulations Governing Transactions.

2. Who organises this educational journey?

ING Belgium SA/NV

Avenue Marnix 24

1000 Brussels

Belgium

Company number:

BE 0403.200.393

In these General Terms and Conditions, “ING” means ING Belgium SA/NV.

3. Duration

The Initiative starts on:

20 october 2026

and ends on:

8 November 2026 at 11:59 p.m. (Belgian time).

ING reserves the right to suspend, amend or terminate the Initiative at any time if it considers this necessary for legal, regulatory, operational or commercial reasons.

4. Who can participate?

You can participate if:

- you are an ING Belgium customer;
- you live in Belgium;
- you turn 18 between 1 January 2026 and 18 October 2026;
- you complete all participation steps;
- you have or open an eligible ING Self Invest investment account (see Article 11).

Participation is limited to one entry per person.

5. How does the Initiative work?

Step 1: Complete the educational journey

The educational journey covers topics including:

- saving versus investing;
- investment products;
- investment risks;
- diversification;
- the principles of long-term investing.

The educational journey is provided solely for informational and educational purposes.

It does not take into account your personal financial situation, investment objectives or individual circumstances and therefore does not constitute investment advice or a personal recommendation.

Step 2: Confirm your participation

Participation is voluntary and requires you to expressly confirm that you wish to participate.

Step 3: Have an ING Self Invest investment account

To receive your shares, you need an ING Self Invest investment account (see Article 11).

An ING Self Invest investment account is an investment account in which you can hold shares and other investment products. More information is provided in Article 11.

If you already have such an investment account, you can use your existing account.

If you do not yet have such an investment account, you must open one.

The opening of an ING Self Invest investment account is subject to ING's standard identification, onboarding and acceptance procedures.

Step 4: Verification

ING verifies:

- whether you meet the participation conditions;
- whether you have completed the educational journey;
- whether you have given your explicit consent;
- whether you have an eligible ING Self Invest investment account.

Step 5: Receive your shares

If all participation conditions are met, ING credits the shares to your ING Self Invest investment account.

The timing of the allocation may vary.

6. What exactly do you receive?

Participants who meet the conditions receive:

Four shares in ING Groep

with an estimated gross value of:

€100

You do not receive a cash amount.

You receive shares.

The number of shares is fixed.

Their value is not fixed.

As share prices change daily, the value of the shares when you receive them may be:

- higher than €100;
- equal to €100;
- lower than €100.

No compensation will be provided if the value differs from €100.

7. What is a share?

A share represents a small part of a company.

When you own a share, you are a co-owner of that company.

Under this Initiative, the shares are shares in ING Groep N.V.

As a shareholder:

- the value of your shares may increase;
- the value of your shares may decrease;
- the company may decide to pay dividends.

Dividends are never guaranteed.

8. What can happen after you receive your shares?

Investing involves risks.

The value may increase

If the share price rises, your shares may become more valuable.

The value may decrease

If the share price falls, your shares may become less valuable.

You may lose value

Example: if your shares are worth €100 and later are worth only €80, you lose €20 in value if you sell them.

There is no guaranteed profit

ING does not guarantee any:

- profit;
- future growth;
- minimum value.

Past performance is not a reliable indicator of future performance.

No capital protection

Unlike certain savings products, the value of your shares is not protected.

9. What the Initiative does NOT require

Participation does NOT require you to:

- invest more money;
- purchase additional ING products;
- hold the shares for a minimum period;
- continue investing afterwards.

Participation is entirely voluntary.

10. Does ING provide investment advice?

No.

ING does not tell you what to do.

ING does not assess whether participation is suitable for your personal situation.

ING does not take into account:

- your income;
- your savings;
- your financial objectives;
- your investment experience;
- your investment horizon;
- your willingness to take risks.

No personal recommendation is provided.

Only you can decide whether participation is suitable for you.

The educational journey is intended solely to improve general financial knowledge.

This means that ING does not recommend buying, holding or selling a specific investment product and does not assess whether participation is suitable for your personal circumstances.

11. What is an ING Self Invest investment account?

An ING Self Invest investment account is a specific account in which investments are held.

It may contain:

- shares;
- other eligible investment products.

It is different from:

- a current account;
- a savings account.

Shares allocated under this Initiative may only be credited to an ING Self Invest investment account.

It may take some time for you to receive the shares because ING must perform the checks required by law.

12. Costs and taxes

The shares are allocated with an estimated gross value of €100.

Depending on your situation:

- taxes may apply;
- costs may apply;
- tax rules may change.

The tax treatment depends on each participant's personal circumstances.

Nothing in these General Terms and Conditions should be regarded as tax advice.

If necessary, you should seek independent tax advice.

13. Limitation of the Initiative

Participation in the Initiative is limited to the first 10,000 eligible participants who fulfil all participation conditions set out in these General Terms and Conditions.

The order of participation is determined based on the date and time at which the participant has fulfilled all participation conditions, including completion of the educational journey, confirmation of participation and possession of an eligible ING Self Invest investment account.

ING maintains the necessary records to determine the order in which participants fulfilled all participation conditions and the date and time at which the limit of 10,000 participants was reached.

Once the limit of 10,000 participants has been reached, customers who fulfil the participation conditions after that moment will no longer be eligible to participate in the Initiative and will not be entitled to receive the shares described in Article 6.

ING reserves the right to suspend, amend or terminate the Initiative at any time for legal, regulatory, operational or commercial reasons.

ING does not guarantee that all eligible customers will receive shares.

14. Fraud and misuse

ING may refuse participation, exclude participants or recover benefits in the event of fraud, misuse, manipulation of the Initiative or incorrect information.

15. Liability

The general liability rules set out in the applicable ING terms and conditions remain applicable. ING is not responsible for fluctuations in the value of the shares or movements in the market.

16. Complaints

You can contact:

ING Complaint Management

Avenue Marnix 24

1000 Brussels

[ING complaints page](#)

If you remain dissatisfied, you can contact:

Ombudsfin

North Gate II

King Albert II Boulevard 8

1000 Brussels

[Ombudsfin website](#)

17. Personal data

Personal data is processed in accordance with:

- [the ING Belgium Personal Data Protection Statement](#)
- [the ING General Regulations Governing Transactions](#)

18. Language

These General Terms and Conditions may be translated.

In the event of any inconsistency between the language versions, the English version prevails.

19. Applicable law

These General Terms and Conditions are governed by Belgian law.

Any dispute will be dealt with by the competent Belgian courts.